

**Information to identify the case:**

Debtor 1	<b>John J. Garagozzo</b>	Social Security number or ITIN	xxx-xx-4501
	First Name Middle Name Last Name	EIN	45-4408038
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-14028-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John J. Garagozzo  
aka East Coast Premier Training, Inc., aka John  
J. Garagozzo Jr., dba East Coast Premier  
Soccer, fdba Garagozzo & Associates, PC

11/2/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John J. Garagozzo  
Debtor

Case No. 17-14028-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Nov 02, 2021

Form ID: 318

Total Noticed: 84

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2021:**

Recip ID	Recipient Name and Address
db	+ John J. Garagozzo, 108 Brookhollow Court, Mickleton, NJ 08056-1253
aty	+ Carol E. Momjian, Office of Attorney General, 1600 Arch Street, Suite 300, Philadelphia, PA 19103-2016
aty	Dept. of Revenue Commonwealth of Pennsylvania, dep, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
aty	+ Douglas A. Madanick, Kulzer & DiPadova, PA, 76 E. Euclid Avenue, Suite 300, Haddonfield, NJ 08033-2342
acc	+ Betty Jane Harrison-Marshall, 24 North White Horse Pike, Somerdale, NJ 08083-1741
acc	+ Giuliano Miller & Company, 2301 E. Evesham Road, Pavillion 800, Suite 210, Voorhees, NJ 08043-4504
r	+ Hileman Real Estate, Inc., 11065 Cathell Road, Berlin, MD 21811-9378
516676431	AMA Insurance, 300 N. Wabash Avenue, Suite 39300, Chicago, IL 60611
516676426	+ Accurate Termite & Pest Control, 30139 Susses Hwy., Laurel, DE 19956-3826
516676429	+ Alastain James Speirs, PO Box 26, Mickleton, NJ 08056-0026
516676430	+ Allegheny County Court Office, 414 Grant Street, 1st Floor, Pittsburgh, PA 15219-2428
516676437	Attorney Registration, Pennsylvania Judicial Center, 601 Commonwealth Ave., Ste. 5600, PO Box 62625, Harrisburg, PA 17106-2625
516676445	Commonwealth of Pennsylvania, Department of Revenue / Taxes, PO Box 280901, Harrisburg, PA 17128-0901
516676446	+ Deutsche Bank National Trust Co., c/o Phelan, Hallinan, Diamond & Jones PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
518065773	+ Disciplinary Board of the Supreme, Court of Pennsylvania, PO Box 62625, Harrisburg, PA 17106-2625
516676450	+ Father Martin's Ashley, 800 Tydings Lane, Havre De Grace, MD 21078-2102
516676451	+ Gloucester County Clerk, 1 N. Broad Street, Woodbury, NJ 08096-4602
518285906	+ Internal Revenue Service, Attny General, Dept of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
516676455	+ Kaplan, Leaman & Wolfe, 111 S. Independence Mall, Philadelphia, PA 19106-2515
516676456	+ Katrina Vitale, Esquire, 105 N. Broad Street, Woodbury, NJ 08096-1703
516676458	+ Law Offices of Katrina Vitale, Stephen Guice, Esquire, 413 Clements Bridge Road, Barrington, NJ 08007-1809
516676460	+ M. Burr Keim Company, 2021 Arch Street, Philadelphia, PA 19103-1467
518280698	+ New Jersey DFD/OCSS, PO Box 716, Trenton, NJ 08625-0716
516676464	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowga, NY 14225-1943
516676467	PNC Bank, N.A., Attn Bankruptcy Dept., PO Box 489909, Charlotte, NC 28269-5329
516676465	Penn Medicine, PO Box 8484, Cherry Hill, NJ 08002-0484
516713657	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
516676466	+ Phelan, Hallinan, Diamond & Jones PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
516676468	+ SCORE American Soccer Company, Inc., 726 E. Anaheim St., Wilmington, CA 90744-3635
516676471	+ SLS, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386
516676470	+ Sheriff of Gloucester County, County Administration Building, 2 South Broad Street, PO Box 337, Woodbury, NJ 08096-7337
516676472	+ South Jersey Gas, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
516758958	South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
516676473	Specialized Loan Servicing, LLC, PO Box 636007, Littleton, CO 80163-6007
517052730	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
516676474	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
518280697	+ Stephanie Santoro, 47 Fredrick Blvd, Swedesboro, NJ 08085-4245
516676476	+ Superior Court of New Jersey, Cumberland County, 60 West Broad Street, Bridgeton, NJ 08302-2515
516676479	+ The Bureaus, 650 Dundee Rd 370, Northbrook, IL 60062-2757
516676482	+ USD District 10 Pension Fund, Jimmie Nolan and James Gloner, 410 N. 8th Street, Philadelphia, PA 19123-3903
516676481	+ USW District 10 Local 286 Pension Fund, Jimmie Nolan and James Gloner, 410 N. 8th Street, Philadelphia, PA 19123-3903
517093523	+ USW District 10 Local 286 Pension Fund, c/o Spear Wilderman, PC, 230 South Broad Street, 14th Floor, Philadelphia, PA 19102-4121
516676483	Veritext/Pennsylvania, 225 S. 15th Street, Philadelphia, PA 19102
516676484	+ Wade D. Albert, Esquire, Sobol & Sobol, PC, 1845 Walnut Street, 23rd Floor, Philadelphia, PA 19103-4723

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518119503 + Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 45

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ EDI: QJDMARCHAND.COM	Nov 03 2021 00:18:00	Joseph Marchand, Esq., 117-119 West Broad Street, PO Box 298, Bridgeton, NJ 08302-0228
tr	+ Email/Text: pmarraffa@standingtrustee.com	Nov 02 2021 20:29:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
tr	+ EDI: QJDMARCHAND.COM	Nov 03 2021 00:18:00	Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 02 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 02 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: megan.harper@phila.gov	Nov 02 2021 20:30:00	City of Philadelphia, c/o Pamela Elchert Thurmond, 1401 John F. Kennedy Blvd., Room 580, Municipal Services Building, Philadelphia, PA 19102
cr	EDI: IRS.COM	Nov 03 2021 00:18:00	United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
cr	+ EDI: WFFC.COM	Nov 03 2021 00:18:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
516676427	+ Email/Text: amscbankruptcy@adt.com	Nov 02 2021 20:30:00	ADT Security Services, 3190 S. Vaughn Way, Aurora, CO 80014-3512
516676428	Email/Text: amscbankruptcy@adt.com	Nov 02 2021 20:30:00	ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878
516676434	EDI: ARSN.COM	Nov 03 2021 00:18:00	ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
516676435	+ EDI: ARSN.COM	Nov 03 2021 00:18:00	ARS National Services, Onc., Department # 110840, PO Box 1259, Oaks, PA 19456-1259
516676432	+ EDI: AMEREXPR.COM	Nov 03 2021 00:18:00	American Express, World Financial Center, 200 Vesey Street, New York, NJ 10285-1000
516676433	+ EDI: WFFC.COM	Nov 03 2021 00:18:00	American Servicing Company, PO Box 10328, Des Moines, IA 50306-0328
516676436	+ Email/Text: bankruptcy@pepcoholdings.com	Nov 02 2021 20:30:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
516946671	Email/Text: bankruptcy@pepcoholdings.com	Nov 02 2021 20:30:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516676438	EDI: WFNNB.COM	Nov 03 2021 00:18:00	Boscoy's, PO Box 659622, San Antonio, TX 78265-9622
518032803	Email/Text: megan.harper@phila.gov	Nov 02 2021 20:30:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
516676443	Email/Text: megan.harper@phila.gov	Nov 02 2021 20:30:00	City of Philadelphia, Department of Revenue, PO Box 1630, Philadelphia, PA 19105-1630

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516676439	EDI: CAPITALONE.COM	Nov 03 2021 00:18:00	Capital One, PO Box 85619, Richmond, VA 23285-5619
516970638	EDI: CAPITALONE.COM	Nov 03 2021 00:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516676440	EDI: CAPITALONE.COM	Nov 03 2021 00:18:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
516676441	EDI: CAPITALONE.COM	Nov 03 2021 00:18:00	Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
516676442	EDI: CAPITALONE.COM	Nov 03 2021 00:18:00	Capital One Services, LLC, PO Box 4144, Carol Stream, IL 60197-4144
516676444	EDI: WFNNB.COM	Nov 03 2021 00:18:00	Comenity Capital Bank, PO Box 183043, Columbus, OH 43218-3043
516676447	EDI: ESSL.COM	Nov 03 2021 00:18:00	DISH, PO Box 94063, Palatine, IL 60094-4063
516676448	EDI: ESSL.COM	Nov 03 2021 00:18:00	DISH NETWORK, PO Box 7203, Pasadena, CA 91109-7303
516676454	EDI: JEFFERSONCAP.COM	Nov 03 2021 00:18:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
516676457	Email/Text: kvitale@vitalelawoffice.com	Nov 02 2021 20:29:00	Law Office of Katrina Vitale, LLC, 105 N. Broad Street, Woodbury, NJ 08096
516676459	EDI: RMSC.COM	Nov 03 2021 00:18:00	Lowes Business Account/SYNCB, PO Box 530970, Atlanta, GA 30353-0970
516676462	EDI: HFC.COM	Nov 03 2021 00:18:00	Neiman Marcus, PO Box 729080, Dallas, TX 75372-9080
516676461	EDI: HFC.COM	Nov 03 2021 00:18:00	Neiman Marcus, PO Box 5235, Carol Stream, IL 60197-5235
516676463	+ Email/Text: bnc@nordstrom.com	Nov 02 2021 20:30:52	Nordstrom Bank USA, PO Box 13589, Scottsdale, AZ 85267-3589
516676469	+ EDI: CITICORP.COM	Nov 03 2021 00:18:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
516676478	+ EDI: LCITDAUTO	Nov 03 2021 00:18:00	TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223
516676477	+ EDI: WTRRN BANK.COM	Nov 03 2021 00:18:00	Target National Bank, 3701 Wayzata Blvd., Minneapolis, MN 55416-3440
516676485	EDI: WFFC.COM	Nov 03 2021 00:18:00	Wells Fargo Dealer Services, PO Box 17900, Denver, CO 80217-0900
516676486	+ EDI: WFFC.COM	Nov 03 2021 00:18:00	Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697
516676487	+ EDI: WFFC.COM	Nov 03 2021 00:18:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
at	*+	Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
518012881	*	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516676453	*	IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518285904	*+	Internal Revenue Service, United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527

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516676452	*	Internal Revenue Service, Insolvency Remittance, PO Box 7317, Philadelphia, PA 19101-7317
acc	##+	Giuliano Miller & Co LLC, Berlin Business Park, 140 Bradford Ave., West Berlin, NJ 08091-9216
acc	##+	Giuliano, Miller & Company, LLC., Berlin Business Park, 140 Bradford Drive, West Berlin, NJ 08091-9216
516676449	##+	Diversified Insurance & Financial Svcs, 13 Horton Street, Hammonton, NJ 08037-1714
516676475	##+	Stephanie Santoro, 5 W. Wolfert Station Road, Mickleton, NJ 08056-1311
516676480	##+	United Property & Casualty Insurance Co., PO Box 51149, Sarasota, FL 34232-0330

TOTAL: 0 Undeliverable, 5 Duplicate, 5 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2021 at the address(es) listed below:**

Name	Email Address
Carol E. Momjian	on behalf of Attorney Dept. of Revenue Commonwealth of Pennsylvania department of revenue cmomjian@attorneygeneral.gov
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Mortgage Pass-Through Certificates, Series 2007-HE2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigcf@gmail.com
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Joseph Marchand	on behalf of Trustee Joseph Marchand jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Joseph Marchand	on behalf of Plaintiff Joseph D Marchand jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Kevin Gordon McDonald	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Mortgage Pass-Through Certificates, Series 2007-HE2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Debtor John J. Garagozzo k_wilsonlaw@comcast.net courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
Pamela Elchert Thurmond	on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov edelyne.jean-baptiste@phila.gov
Ramanjit K. Chawla	on behalf of Creditor State Of New Jersey Division Of Taxation ramanjit.chawla@dol.lps.state.nj.us
Raymond Shockley, Jr	

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on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16